

<i>SERFF Tracking Number:</i>	<i>UNAM-126060512</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Pyramid Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41751</i>
<i>Company Tracking Number:</i>	<i>PYR STD/SEL 2009 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Individual Standard and Select Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>PYR STD/SEL 2009 AR/M-40, et al; M-61, et al</i>		

Filing at a Glance

Company: The Pyramid Life Insurance Company

Product Name: Individual Standard and Select SERFF Tr Num: UNAM-126060512 State: ArkansasLH

Medicare Supplement

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 41751

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: PYR STD/SEL 2009 AR

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Carmen Boyd, Trudi Goldenberg

Disposition Date: 03/12/2009

Date Submitted: 03/10/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 04/15/2009

Implementation Date: 04/01/2009

State Filing Description:

General Information

Project Name: PYR STD/SEL 2009 AR

Project Number: M-40, et al; M-61, et al

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 9.5%

Filing Status Changed: 03/12/2009

Deemer Date:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/12/2009

Corresponding Filing Tracking Number: PYR STD/SEL 2009 AR

Filing Description:

The Pyramid Life Insurance Company

NAIC #68284 FEIN # 48-0557726

Request for Rate Revision –Individual Standard & Select Medicare Supplement

Forms: M-40, et al (Plans A,B,C,D,E,F,F+,G,J+); M-61, et al (Plans B,C,D,E,F,G)

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Enclosed for your review and approval is a rate revision request for the above referenced forms. The Pyramid Life Insurance Company is requesting a 9.5% rate increase on all Standardized and Select Medicare Supplement plans.

Company and Contact

Filing Contact Information

Trudi Goldenberg,	tgoldenberg@uafo.com
P.O. Box 958465	(407) 628-1776 [Phone]
Lake Mary, FL 32795-8465	

Filing Company Information

The Pyramid Life Insurance Company	CoCode: 68284	State of Domicile: Kansas
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001		
Lake Mary, FL 32746	Group Name:	State ID Number:
(407) 995-8000 ext. [Phone]	FEIN Number: 48-0557726	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$450.00
Retaliatory?	No
Fee Explanation:	\$50 per plan X 8 plans, plus \$50 for remaining pooled, closed plans.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Pyramid Life Insurance Company	\$450.00	03/10/2009	26283975

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<i>Product Name:</i>	<i>Individual Standard and Select Medicare Supplement</i>		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	03/12/2009	03/12/2009

<i>SERFF Tracking Number:</i>	<i>UNAM-126060512</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>PYR STD/SEL 2009 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Individual Standard and Select Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>PYR STD/SEL 2009 AR/M-40, et al; M-61, et al</i>		

Disposition

Disposition Date: 03/12/2009

Implementation Date: 04/01/2009

Status: Approved-Closed

Comment: We have approved the requested 9.5% rate increase for Supplement Plans A, B, C, D, E, F, HD-F, G, and HD-J; as well as Select Plans D, R, F, and G to be implemented on or after April 1, 2009. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period.
- Company is to give it's insureds a minimum of 30 days prior notice of increase.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
The Pyramid Life Insurance Company	9.500%	9.500%	\$133,328	479	\$1,403,454	9.500%	9.500%

<i>SERFF Tracking Number:</i>	<i>UNAM-126060512</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>PYR STD/SEL 2009 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Individual Standard and Select Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>PYR STD/SEL 2009 AR/M-40, et al; M-61, et al</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Rate	Rates and Rate History		Yes

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Filing Company:	The Pyramid Life Insurance Company	State Tracking Number:	41751
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TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	13.000%
Effective Date of Last Rate Revision:	03/01/2008
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
The Pyramid Life Insurance Company	9.500%	9.500%	\$133,328	479	\$1,403,454	9.500%	9.500%

SERFF Tracking Number:	UNAM-126060512	State:	Arkansas
Filing Company:	The Pyramid Life Insurance Company	State Tracking Number:	41751
Company Tracking Number:	PYR STD/SEL 2009 AR		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Individual Standard and Select Medicare Supplement		
Project Name/Number:	PYR STD/SEL 2009 AR/M-40, et al; M-61, et al		

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Rates and Rate History	M-40, et al and M-61, et al	New		Arkansas std rates.pdf Arkansas select rates.pdf PYR-Std Rate Increase History2009.pdf

Pyramid Life Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Standardized Medicare Supplement

Exhibit A -- Current and Requested Premium Rates

Arkansas Current Standardized Medicare Supplement

Area: 1.0

	w/Rx Discount											
	M-40	M-41	M-42	M-43	M-44AR	M-44AR	M-45	M-46	M-47	M-49	M-49	
Mode	Plan A	Plan B	Plan C	Plan D	Plan E	Plan E	Plan F	Plan G	High "F"	High "J"	High "J"	Age
					Non-smoker	Smoker						
Annual	\$2,884.37	\$2,889.36	\$3,799.16	\$3,017.34	\$2,404.13	\$2,764.39	\$3,610.42	\$3,109.66	\$986.45	\$2,296.16	\$1,453.47	All
Semi-Annual	\$1,499.87	\$1,502.47	\$1,975.57	\$1,569.02	\$1,250.15	\$1,437.48	\$1,877.42	\$1,617.03	\$512.95	\$1,194.00	\$755.80	All
Quarterly	\$764.36	\$765.68	\$1,006.78	\$799.59	\$637.09	\$732.56	\$956.76	\$824.06	\$261.41	\$608.48	\$385.17	All
Monthly	\$248.06	\$248.49	\$326.73	\$259.49	\$206.75	\$237.74	\$310.50	\$267.43	\$84.83	\$197.47	\$125.00	All

Arkansas ALL 0.85

* Applications for under 65 Disabled are no longer being accepted.

Plans B, C & J+ no longer available for sale, increase for existing business only

Plan J+: Prescription Drug discount of 36.7% effective 1/1/06

Pyramid Life Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Standardized Medicare Supplement

Exhibit A -- Current and Requested Premium Rates

Arkansas Requested Standardized Medicare Supplement

Area: 1.0

<u>Mode</u>	<u>M-40 Plan A</u>	<u>M-41 Plan B</u>	<u>M-42 Plan C</u>	<u>M-43 Plan D</u>	<u>M-44AR Plan E Non-smoker</u>	<u>M-44AR Plan E Smoker</u>	<u>M-45 Plan F</u>	<u>M-46 Plan G</u>	<u>M-47 High "F"</u>	<u>M-49 High "J"</u>	<u>w/Rx Discount M-49 High "J"</u>	<u>Age</u>
Annual	\$3,158.38	\$3,163.86	\$4,160.09	\$3,303.96	\$2,632.43	\$3,026.90	\$3,953.49	\$3,404.94	\$1,080.16	\$2,514.30	\$1,591.55	All
Semi-Annual	\$1,642.36	\$1,645.21	\$2,163.25	\$1,718.06	\$1,368.86	\$1,573.99	\$2,055.82	\$1,770.57	\$561.68	\$1,307.44	\$827.61	All
Quarterly	\$836.97	\$838.42	\$1,102.42	\$875.55	\$697.59	\$802.13	\$1,047.68	\$902.31	\$286.24	\$666.29	\$421.76	All
Monthly	\$271.62	\$272.09	\$357.77	\$284.14	\$226.39	\$260.31	\$340.00	\$292.82	\$92.89	\$216.23	\$136.87	All

Arkansas ALL 0.85

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Plan J+: Prescription Drug discount of 36.7% effective 1/1/06

Pyramid Life Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Standardized Medicare Supplement

Exhibit A -- Current and Requested Premium Rates

Arkansas Current Standardized Medicare Select

Area: 1.0

<u>Mode</u>	M-61 <u>Plan B</u>	M-62 <u>Plan C</u>	M-63 <u>Plan D</u>	M64AR <u>Plan E</u> <u>Non-Smoker</u>	M64AR <u>Plan E</u> <u>Smoker</u>	M-65 <u>Plan F</u>	M-66 <u>Plan G</u>	<u>Age</u>
Annual	N/A	N/A	\$2,276.17	\$2,042.43	\$2,349.59	\$3,075.72	\$2,545.87	All
Semi-Annual	N/A	N/A	\$1,183.61	\$1,062.06	\$1,221.79	\$1,599.37	\$1,323.85	All
Quaterly	N/A	N/A	\$603.19	\$541.24	\$622.64	\$815.07	\$674.66	All
Monthly	N/A	N/A	\$195.75	\$175.65	\$202.06	\$264.51	\$218.94	All

Arkansas ALL 0.85

* Applications for under 65 Disabled are no longer being accepted.

Pyramid Life Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Standardized Medicare Supplement

Exhibit A -- Current and Requested Premium Rates

Arkansas Requested Standardized Medicare Select

Area: 1.0

<u>Mode</u>	M-61 <u>Plan B</u>	M-62 <u>Plan C</u>	M-63 <u>Plan D</u>	M64AR <u>Plan E</u> <u>Non-Smoker</u>	M64AR <u>Plan E</u> <u>Smoker</u>	M-65 <u>Plan F</u>	M-66 <u>Plan G</u>	<u>Age</u>
Annual	N/A	N/A	\$2,492.40	\$2,236.39	\$2,572.71	\$3,367.99	\$2,787.79	All
Semi-Annual	N/A	N/A	\$1,296.05	\$1,162.92	\$1,337.81	\$1,751.35	\$1,449.65	All
Quaterly	N/A	N/A	\$660.49	\$592.64	\$681.77	\$892.52	\$738.76	All
Monthly	N/A	N/A	\$214.35	\$192.33	\$221.25	\$289.65	\$239.75	All

Arkansas ALL 0.85

* Applications for under 65 Disabled are no longer being accepted.

Exhibit B - Rate Increase History - Medicare Supplement Select

STATE:	YEAR:	Plan A M-40	Plan B M-41	Plan C M-42	Plan D M-43	Plan E M-44	Plan F M-45	Plan F * M-47	Plan G M-46	Plan J * M-49	STATE:	YEAR:	Plan B M-61	Plan C M-62	Plan D M-63	Plan F M-65	Plan G M-66
Generic	1995	0.00%	8.00%	12.00%			4.00%		0.00%								
AR, GA, ID		0.00%	0.00%	0.00%			0.00%		0.00%								
FL		0.00%	6.00%	8.00%			4.00%		0.00%								
Generic	1996	0.00%	10.00%	13.00%			9.00%		7.00%		Generic	1996		15.00%		9.00%	
AR		0.00%	12.00%	15.00%			12.00%		9.00%		FL			8.80%		8.80%	
FL		8.80%	8.80%	8.80%			8.80%		8.80%		IL			13.00%		9.00%	
GA		0.00%	8.00%	9.00%			0.00%		0.00%		IN			15.00%		9.00%	
ID		0.00%	8.00%	9.00%			8.50%		7.00%								
IN		-20.00%	10.00%	13.00%			9.00%		0.00%								
NM		0.00%	10.00%	13.00%			5.00%		5.00%								
Generic 0-64	1997	0.00%	9.70%	9.70%			9.70%		0.00%		Generic 0 - 64	1997		9.70%		9.70%	
		0.00%	42.61%	42.61%			42.61%		30.00%					42.61%		42.61%	
AL 0-64		0.00%	9.70%	9.70%	**		9.70%		0.00%								
		0.00%	37.13%	37.13%	**		37.13%		25.00%								
AR 0-64		0.00%	9.70%	9.70%			9.70%		0.00%		AR 0 - 64			9.70%		9.70%	
		N/A	N/A	N/A			N/A		N/A					N/A		N/A	
FL 0-64		9.70%	9.70%	9.70%			9.70%		9.70%		FL 0 - 64			9.70%		9.70%	
		9.70%	9.70%	9.70%			9.70%		9.70%					9.70%		9.70%	
GA, ID 0-64		0.00%	9.70%	9.70%			9.70%		0.00%								
		0.00%	42.61%	42.61%			42.61%		30.00%								
IL 0-64		0.00%	9.70%	9.70%			9.70%		0.00%		IL 0 - 64			9.70%		9.70%	
		0.00%	42.61%	42.61%			42.61%		30.00%					42.61%		42.61%	
IN, KS, ND, PA, SD 0-64		0.00%	9.70%	9.70%			9.70%		0.00%		IN, KS 0 - 64			9.70%		9.70%	
		0.00%	9.70%	9.70%			9.70%		0.00%					9.70%		9.70%	
NM 0-64		0.00%	9.70%	9.70%			9.70%		0.00%								
		0.00%	42.61%	42.61%			42.61%		30.00%								
VA 0-64		0.00%	9.70%	9.70%			9.70%		0.00%		VA 0 - 64			0.00%		0.00%	
		0.00%	9.70%	9.70%			9.70%		0.00%					0.00%		0.00%	
Generic 0-64	1998	10.00%	10.00%	10.00%	10.00%		10.00%		10.00%		Generic 0 - 64	1998	10.00%	10.00%	10.00%	10.00%	10.00%
		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%				10.00%	10.00%	10.00%	10.00%	10.00%
AL 0-64		10.00%	10.00%	10.00%	**		10.00%		10.00%								
		10.00%	10.00%	10.00%	**		10.00%		10.00%								
AR 0-64		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%		AR 0 - 64		10.00%	10.00%	10.00%	10.00%	10.00%
		N/A	N/A	N/A	N/A		N/A		N/A				N/A	N/A	N/A	N/A	N/A
FL 0-64		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%		FL * 0 - 64		10.00%	10.00%	10.00%	10.00%	10.00%
		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%				10.00%	10.00%	10.00%	10.00%	10.00%
GA, ID 0-64		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%								
		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%								
IL, IN, KS, ND, PA, SD 0-64		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%		IL, IN, KS, ND, PA, SD 0 - 64		10.00%	10.00%	10.00%	10.00%	10.00%
		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%				10.00%	10.00%	10.00%	10.00%	10.00%
MO 0-64		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%		MO 0-64		10.00%	10.00%	10.00%	10.00%	10.00%
		##	##	##	##		##		##				##	##	##	##	##
NM 0-64		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%								
		10.00%	10.00%	10.00%	10.00%		10.00%		10.00%								
VA 0-64		10.00%	10.00%	10.00%	10.00%		10.00%		5.00%		VA 0-64		10.00%	20.67%	10.00%	20.67%	10.00%
		10.00%	10.00%	10.00%	10.00%		10.00%		5.00%				10.00%	20.67%	10.00%	20.67%	10.00%

Exhibit B - Rate Increase History - Medicare Supplement Select

STATE:	YEAR:	Plan A M-40	Plan B M-41	Plan C M-42	Plan D M-43	Plan E M-44	Plan F M-45	Plan F * M-47	Plan G M-46	Plan J * M-49	STATE:	YEAR:	Plan B M-61	Plan C M-62	Plan D M-63	Plan F M-65	Plan G M-66
Generic 0-64	1999	16.00% 85.60%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%		8.00% 32.84%		8.00% 32.84%		Generic 0 - 64	1999	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%
AL 0-64	Plan D, F+ and J+ not filed in AL.	16.00% 85.60%	8.00% 32.84%	8.00% 32.84%	** **		8.00% 32.84%		8.00% 32.84%								
AR 0-64		16.00% N/A	8.00% N/A	8.00% N/A	8.00% N/A		8.00% N/A		8.00% N/A		AR 0 - 64		8.00% N/A	8.00% N/A	8.00% N/A	8.00% N/A	8.00% N/A
CO 0-64		16.00% 0.00%	8.00% 0.00%	8.00% 0.00%	8.00% 0.00%		8.00% 0.00%		8.00% 0.00%								
FL * 0-64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%		6.00% 6.00%		6.00% 6.00%		FL * 0 - 64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%
GA 0-64		5.00% 5.00%	5.00% 5.00%	5.00% 5.00%	5.00% 5.00%		5.00% 5.00%		5.00% 5.00%		GA 0-64		5.00% 5.00%	5.00% 5.00%	5.00% 5.00%	5.00% 5.00%	5.00% 5.00%
ID 0-64	As of 7/14/99 ID 0-64 rates = ID age 65 rates.	16.00% 16.00%	8.00% 8.00%	8.00% 8.00%	8.00% 8.00%		8.00% 8.00%		8.00% 8.00%								
IL 0-64		16.00% 33.40%	8.00% 24.20%	8.00% 24.20%	8.00% 24.20%		8.00% 24.20%		8.00% 24.20%		IL 0 - 64		8.00% 24.20%	8.00% 24.20%	8.00% 24.20%	8.00% 24.20%	8.00% 24.20%
IN, KS, PA 0-64		16.00% 16.00%	8.00% 8.00%	8.00% 8.00%	8.00% 8.00%		8.00% 8.00%		8.00% 8.00%		IN, KS 0 - 64		8.00% 8.00%	8.00% 8.00%	8.00% 8.00%	8.00% 8.00%	8.00% 8.00%
IA 0-64		16.00% 40.00%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%		8.00% 32.84%		8.00% 32.84%								
KY 0-64		16.00% 85.60%	8.00% 29.92%	8.00% 29.92%	8.00% 29.92%		8.00% 29.92%		8.00% 29.92%		KY 0-64		8.00% 29.92%	8.00% 29.92%	8.00% 29.92%	8.00% 29.92%	8.00% 29.92%
MO 0-64		16.00% ##	8.00% ##	8.00% ##	8.00% ##		8.00% ##		6.15% ##		MO 0-64		8.00% ##	8.00% ##	8.00% ##	8.00% ##	6.15% ##
MS 0-64		16.00% 74.46%	8.00% 25.00%	8.00% 25.00%	8.00% 25.00%		8.00% 25.00%		8.00% 25.00%		MS 0 - 64		8.00% 25.00%	8.00% 25.00%	8.00% 25.00%	8.00% 25.00%	8.00% 25.00%
NM 0-64		16.00% 85.60%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%		8.00% 32.84%		8.00% 32.84%								
ND, SD 0-64		16.00% N/A	8.00% N/A	8.00% N/A	8.00% N/A		8.00% N/A		8.00% N/A								
TN 0-64		16.00% 45.00%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%		8.00% 32.84%		8.00% 32.84%		TN 0 - 64		8.00% 32.84%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%
TX 0-64		8.00% 32.84%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%		8.00% 32.84%		8.00% 32.84%		TX 0 - 64		8.00% 32.84%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%	8.00% 32.84%
VA 0-64		8.05% 8.05%	8.05% 8.05%	8.05% 8.05%	8.05% 8.05%		8.05% 8.05%		8.05% 8.05%		VA 0-64		8.05% 8.05%	8.05% 8.05%	8.05% 8.05%	8.05% 8.05%	8.05% 8.05%
Generic* 0-64	2000	30.00% 30.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%		6.00% 6.00%	0.00% 0.00%	6.00% 6.00%	0.00% 0.00%	Generic* 0 - 64	2000	7.00% 7.00%	7.00% 7.00%	7.00% 7.00%	7.00% 7.00%	7.00% 7.00%
AL 0-64	Plan D, F+ and J+ not filed in AL.	15.00% 15.00%	6.00% 6.00%	6.00% 6.00%	** **		6.00% 6.00%	** **	6.00% 6.00%	** **							
AR 0-64		30.00% N/A	6.00% N/A	6.00% N/A	6.00% N/A		6.00% N/A	0.00% 0.00%	6.00% N/A	0.00% 0.00%	AR 0 - 64		7.00% N/A	7.00% N/A	7.00% N/A	7.00% N/A	7.00% N/A
CO, ID, IA, NC, NM, OR, PA, SD 0-64		30.00% 30.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%		6.00% 6.00%	0.00% 0.00%	6.00% 6.00%	0.00% 0.00%							
FL 0-64		4.60% 4.60%	4.60% 4.60%	4.60% 4.60%	4.60% 4.60%		4.60% 4.60%	0.00% 0.00%	4.60% 4.60%	0.00% 0.00%	FL 0 - 64		4.60% 4.60%	4.60% 4.60%	4.60% 4.60%	4.60% 4.60%	4.60% 4.60%
GA 0-64		32.57% 32.57%	9.0285% 9.0285%	9.0285% 9.0285%	9.0285% 9.0285%		9.0285% 9.0285%	0.00% 0.00%	9.0285% 9.0285%	0.00% 0.00%	GA 0-64		7.00% 7.00%	7.00% 7.00%	7.00% 7.00%	7.00% 7.00%	7.00% 7.00%
MO 0-64	Issue age rates effective 1/1/2000.	23.25% ##	6.00% ##	6.00% ##	6.00% ##		6.00% ##	0.00% ##	6.00% ##	0.00% ##	MO 0-64		7.00% ##	7.00% ##	7.00% ##	7.00% ##	7.00% ##
MS 0-64		25.00% 25.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%		6.00% 6.00%	0.00% 0.00%	6.00% 6.00%	0.00% 0.00%	MS 0 - 64		7.00% 7.00%	7.00% 7.00%	7.00% 7.00%	7.00% 7.00%	7.00% 7.00%
ND 0-64		30.00% N/A	6.00% N/A	6.00% N/A	6.00% N/A		6.00% N/A	0.00% 0.00%	6.00% 5.00%	0.00% 0.00%							
*Generic: IL, IN, KS, KY, LA, MI, OK, TN, TX, VA											*Generic: IL, IN, KS, KY, LA, MI, OK, TN, TX, VA						
Generic* 0-64	2001	25.00% 25.00%	5.00% 5.00%	5.00% 5.00%	5.00% 5.00%		5.00% 5.00%	5.00% 5.00%	6.00% 6.00%	5.00% 5.00%	Generic* 0 - 64	2001	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%
AL 0-64	Plan D, F+ and J+ not filed in AL.	25.00% 25.00%	5.00% 5.00%	5.00% 5.00%	** **		5.00% 5.00%	** **	6.00% 6.00%	** **							
AR 0-64		25.00% N/A	5.00% N/A	5.00% N/A	5.00% N/A		5.00% N/A	5.00% 0.00%	6.00% N/A	5.00% 0.00%	AR 0 - 64		6.00% N/A	6.00% N/A	6.00% N/A	6.00% N/A	6.00% N/A

Exhibit B - Rate Increase History - Medicare Supplement Select

STATE:	YEAR:	Plan A M-40	Plan B M-41	Plan C M-42	Plan D M-43	Plan E M-44	Plan F M-45	Plan F * M-47	Plan G M-46	Plan J * M-49	STATE:	YEAR:	Plan B M-61	Plan C M-62	Plan D M-63	Plan F M-65	Plan G M-66
CO 0-64		0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%		0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%							
FL 0-64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%		6.00% 6.00%	5.00% 5.00%	6.00% 6.00%	5.00% 5.00%	FL 0 - 64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%
GA 0-64		18.00% 18.00%	5.00% 5.00%	5.00% 5.00%	5.00% 5.00%		2.00% 2.00%	0.00% 0.00%	2.00% 2.00%	0.00% 0.00%	GA 0-64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	2.00% 2.00%	2.00% 2.00%
ID, IA, NC, NM, OR, PA, SD 0-64		25.00% 25.00%	5.00% 5.00%	5.00% 5.00%	5.00% 5.00%		5.00% 5.00%	5.00% 5.00%	6.00% 6.00%	5.00% 5.00%							
KS 0 - 64		12.00% 12.00%	5.00% 5.00%	5.00% 5.00%	5.00% 5.00%		5.00% 5.00%	5.00% 5.00%	6.00% 6.00%	5.00% 5.00%	KS 0 - 64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%
MO 0-64		25.00% ##	5.00% ##	6.00% ##	5.00% ##		5.00% ##	5.00% ##	6.00% ##	5.00% ##	MO 0-64		6.00% ##	6.00% ##	6.00% ##	6.00% ##	6.00% ##
MS 0-64		21.00% 21.00%	5.00% 5.00%	5.00% 5.00%	5.00% 5.00%		5.00% 5.00%	5.00% 5.00%	6.00% 6.00%	5.00% 5.00%	MS 0 - 64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%
ND 0-64		15.00% N/A	5.00% N/A	5.00% N/A	5.00% N/A		5.00% N/A	5.00% 0.00%	6.00% N/A	5.00% 0.00%							
*Generic: IL, IN, KY, LA, MI, OK, TN, TX, VA											*Generic: IL, IN, KY, LA, MI, OK, TN, TX, VA						
Generic* 0-64	2002	24.00% 24.00%	9.00% 9.00%	12.90% 12.90%	9.00% 9.00%		9.00% 9.00%	0.00% 0.00%	12.90% 12.90%	0.00% 0.00%	Generic* 0 - 64	2002	9.00% 9.00%	12.90% 12.90%	9.00% 9.00%	9.00% 9.00%	12.90% 12.90%
AL 0-64	Plan D, F+ and J+ not filed in AL.	24.00% 24.00%	9.00% 9.00%	12.90% 12.90%	** **		9.00% 9.00%	** **	12.90% 12.90%	** **							
AR 0-64		24.00% N/A	9.00% N/A	12.90% N/A	9.00% N/A		9.00% N/A	0.00% 0.00%	12.90% N/A	0.00% 0.00%	AR 0 - 64		9.00% N/A	12.90% N/A	9.00% N/A	9.00% N/A	12.90% N/A
CO 0-64		0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%		0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%							
FL 0-64		12.00% 12.00%	12.00% 12.00%	12.00% 12.00%	12.00% 12.00%		12.00% 12.00%	0.00% 0.00%	12.00% 12.00%	0.00% 0.00%	FL 0 - 64		12.00% 12.00%	12.00% 12.00%	12.00% 12.00%	12.00% 12.00%	12.00% 12.00%
GA 0-64		0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%		0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	GA 0-64		0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
ID, IA, NM, OR, PA, SC 0-64		24.00% 24.00%	9.00% 9.00%	12.90% 12.90%	9.00% 9.00%		9.00% 9.00%	0.00% 0.00%	12.90% 12.90%	0.00% 0.00%							
KS 0 - 64		18.00% 18.00%	9.00% 9.00%	12.90% 12.90%	9.00% 9.00%		9.00% 9.00%	0.00% 0.00%	12.90% 12.90%	0.00% 0.00%	KS 0 - 64		9.00% 9.00%	12.90% 12.90%	9.00% 9.00%	9.00% 9.00%	12.90% 12.90%
KY 0-64		20.00% 20.00%	6.00% 6.00%	10.00% 10.00%	6.00% 6.00%		6.00% 6.00%	0.00% 0.00%	10.00% 10.00%	0.00% 0.00%	KY 0-64		6.00% 6.00%	10.00% 10.00%	6.00% 6.00%	6.00% 6.00%	10.00% 10.00%
MO 0-64		24.00% ##	9.00% ##	12.90% ##	9.00% ##		9.00% ##	0.00% ##	12.90% ##	0.00% ##	MO 0-64		9.00% ##	12.90% ##	9.00% ##	9.00% ##	7.00% ##
MS 0-64		11.70% 11.70%	11.70% 11.70%	11.70% 11.70%	11.70% 11.70%		11.70% 11.70%	11.70% 11.70%	11.70% 11.70%	11.70% 11.70%	MS 0 - 64		11.70% 11.70%	11.70% 11.70%	11.70% 11.70%	11.70% 11.70%	11.70% 11.70%
ND 0-64		24.00% N/A	9.00% N/A	12.90% N/A	9.00% N/A		9.00% N/A	0.00% 0.00%	12.90% N/A	0.00% 0.00%							
*Generic: IL, IN, LA, MI, NC, OK, TN, TX, VA											*Generic: IL, IN, LA, MI, NC, OK, TN, TX, VA						
Generic* 0-64	2003	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%		6.00% 6.00%	6.00% 6.00%	7.50% 7.50%	6.00% 6.00%	Generic 0 - 64	2003	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	7.50% 7.50%
AL 0-64	Plan D, F+ and J+ not filed in AL.	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	** **		6.00% 6.00%	** **	7.50% 7.50%	** **							
AR 0-64		6.00% N/A	6.00% N/A	6.00% N/A	6.00% N/A		6.00% N/A	6.00% 0.00%	7.50% N/A	6.00% 0.00%	AR 0 - 64		6.00% N/A	6.00% N/A	6.00% N/A	6.00% N/A	7.50% N/A

Exhibit B - Rate Increase History - Medicare Supplement Select

STATE:	YEAR:	Plan A M-40	Plan B M-41	Plan C M-42	Plan D M-43	Plan E M-44	Plan F M-45	Plan F * M-47	Plan G M-46	Plan J * M-49	STATE:	YEAR:	Plan B M-61	Plan C M-62	Plan D M-63	Plan F M-65	Plan G M-66
CO 0-64		9.00% 9.00%	9.00% 9.00%	9.00% 9.00%	9.00% 9.00%		9.00% 9.00%	9.00% 9.00%	12.90% 12.90%	9.00% 9.00%							
FL 0-64		5.50% 5.50%	5.50% 5.50%	5.50% 5.50%	5.50% 5.50%		5.50% 5.50%	5.50% 5.50%	5.50% 5.50%	5.50% 5.50%	FL 0 - 64		5.50% 5.50%	5.50% 5.50%	5.50% 5.50%	5.50% 5.50%	5.50% 5.50%
ID, IA, NM, OR, PA, SC 0-64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%		6.00% 6.00%	6.00% 6.00%	7.50% 7.50%	6.00% 6.00%							
IN 0-64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%		6.00% 6.00%	0.00% 6.00%	7.50% 7.50%	0.00% 6.00%	IN 0 - 64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	7.50% 7.50%
MO 0-64		6.00% ##	6.00% ##	6.00% ##	6.00% ##		6.00% ##	6.00% ##	7.50% ##	6.00% ##	MO 0-64		6.00% ##	6.00% ##	6.00% ##	6.00% ##	7.50% ##
ND 0-64		6.00% N/A	6.00% N/A	6.00% N/A	6.00% N/A		6.00% N/A	6.00% 0.00%	7.50% N/A	6.00% 0.00%							
TX 0-64		50.00% 50.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%		6.00% 6.00%	6.00% 6.00%	7.50% 7.50%	6.00% 6.00%	TX 0 - 64		6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%	7.50% 7.50%
*Generic: AZ, GA, IL, KS, KY, LA, MI, MS, MT, NC, NE, NV, OH, OK, SC, TN, TX, UT, VA											*Generic: AZ, GA, IL, KS, KY, LA, MI, MS, MT, NC, NE, NV, OH, OK, SC, TN, TX, UT, VA						
Generic	2004	6.00%	6.00%	6.00%	6.00%		6.00%	6.00%	6.00%	6.00%	Generic	2004	6.00%	6.00%	6.00%	6.00%	6.00%
0-64	ONLY AS REQUIRED BY STATE REGS	6.00%	6.00%	6.00%	6.00%		6.00%	6.00%	6.00%	6.00%	0-64	ONLY AS REQUIRED BY STATE REGS	6.00%	6.00%	6.00%	6.00%	6.00%
AR 0-64		8.00%	8.00%	8.00%	8.00%		8.00% 8.00%	8.00% 8.00%	8.00% 8.00%	8.00%	AR 0-64		8.00%	8.00%	8.00%	8.00%	8.00%
FL		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	FL		0.00%	0.00%	0.00%	0.00%	0.00%
SC 0-64		8.00%	8.00%	8.00%	8.00%		8.00% 8.00%	8.00% 8.00%	8.00% 8.00%	8.00%	SC 0-64		8.00%	8.00%	8.00%	8.00%	8.00%
VA 0-64		8.00%	8.00%	8.00%	8.00%		8.00% 8.00%	8.00% 8.00%	8.00% 8.00%	8.00%	VA 0-64		8.00%	8.00%	8.00%	8.00%	8.00%
*Generic: AL, AZ, CO, GA, IA, ID, IL, IN, KS, KY, LA, MI, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SD, TN, TX, UT											*Generic: GA, IL, IN, KS, KY, LA, MI, MS, NC, OH, OK, SD, TN, TX,						
Generic	1st Qtr 2005	7.50%	7.50%	7.50%	7.50%		7.50%	7.50%	7.50%	7.50%	Generic	1st Qtr 2005	7.50%	7.50%	7.50%	7.50%	7.50%
0-64	ONLY AS REQUIRED BY STATE REGS	7.50%	7.50%	7.50%	7.50%		7.50%	7.50%	7.50%	7.50%	0-64	ONLY AS REQUIRED BY STATE REGS	7.50%	7.50%	7.50%	7.50%	7.50%
AZ		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	AZ		N/A	N/A	N/A	N/A	N/A
IN		6.50%	6.50%	6.50%	6.50%		6.50%	6.50%	6.50%	6.50%	IN		6.50%	6.50%	6.50%	6.50%	6.50%
MO 0-64		0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%		0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00%	MO 0-64		0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
MT		7.50%	7.50%	7.50%	7.50%		0.00%	7.50%	7.50%	7.50%	MT		N/A	N/A	N/A	N/A	N/A
NC 0-64		9.50% 9.50%	9.50% 9.50%	9.50% 9.50%	9.50%		9.50%	9.50%	9.50%	9.50%	NC 0-64		9.50% N/A	9.50% 9.50%	9.50% N/A	9.50% N/A	9.50% N/A
TN		4.50%	4.50%	4.50%	4.50%		4.50%	4.50%	4.50%	4.50%	TN		4.50%	4.50%	4.50%	4.50%	4.50%
UT		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	UT		N/A	N/A	N/A	N/A	N/A
*Generic: AL, AR, CO, FL, GA, IA, ID, IL, KS, KY, LA, MI, MS, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TX, VA, WI											*Generic: AL, AR, CO, FL, GA, IA, ID, IL, KS, KY, LA, MI, MS, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TX, VA,						
Generic 5.5%*	3rd Qtr 2005	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	Generic 5.5%	3rd Qtr 2005	N/A	N/A	N/A	N/A	N/A
0-64	ONLY AS REQUIRED BY STATE REGS	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	0-64	ONLY AS REQUIRED BY STATE REGS	N/A	N/A	N/A	N/A	N/A
Generic 6.5%**	3rd Qtr 2005	6.50%	6.50%	6.50%	6.50%	5.50%	6.50%	6.50%	6.50%	6.50%	Generic 5.5%	3rd Qtr 2005	N/A	N/A	N/A	N/A	N/A
0-64	ONLY AS REQUIRED BY STATE REGS	6.50%	6.50%	6.50%	6.50%	5.50%	6.50%	6.50%	6.50%	6.50%	0-64	ONLY AS REQUIRED BY STATE REGS	N/A	N/A	N/A	N/A	N/A
IL		3.60%	3.60%	3.60%	3.60%	5.50%	3.60%	3.60%	3.60%	3.60%	IL		N/A	N/A	N/A	N/A	N/A
IN		13.90%	13.90%	13.90%	13.90%	5.50%	13.90%	13.90%	13.90%	13.90%	IN		N/A	N/A	N/A	N/A	N/A
KY 0-64		3.20% 3.20%	3.20% N/A	3.20% N/A	3.20% N/A	5.50%	3.20% N/A	3.20% N/A	3.20% N/A	3.20%	KY 0-64		N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
OH		12.80%	12.80%	12.80%	12.80%		12.80%	12.80%	12.80%	12.80%	OH		N/A	N/A	N/A	N/A	N/A
OR 0-64		3.00% 3.00%	3.00% 3.00%	3.00% 3.00%	3.00% 3.00%	5.50%	3.00% 3.00%	3.00% 3.00%	3.00% 3.00%	3.00%	OR 0-64		N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
VA		3.00%	3.00%	3.00%	3.00%	5.50%	3.00%	3.00%	3.00%	3.00%	VA		N/A	N/A	N/A	N/A	N/A
*Generic 5.5%: AZ, CO, MO, MT, NE, NV, SD, UT, WI											*Generic 5.5%: AZ, CO, MO, MT, NE, NV, SD, UT, WI						
*Generic 6.5%: ID, LA, MI, MS, NM,											*Generic 6.5%: ID, LA, MI, MS, NM,						

Exhibit B - Rate Increase History - Medicare Supplement Select

STATE:	YEAR:	Plan A M-40	Plan B M-41	Plan C M-42	Plan D M-43	Plan E M-44	Plan F M-45	Plan F * M-47	Plan G M-46	Plan J * M-49	STATE:	YEAR:	Plan B M-61	Plan C M-62	Plan D M-63	Plan F M-65	Plan G M-66
Generic 7.0%	1st Qtr 2006	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	Generic 7.0%	1st Qtr 2006	7.00%	7.00%	7.00%	7.00%	7.00%
0-64	ONLY AS REQUIRED BY STATE REGS	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	0-64	ONLY AS REQUIRED BY STATE REGS	7.00%	7.00%	7.00%	7.00%	7.00%
Generic 8.0%*	1st Qtr 2006	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	Generic 7.0%*	1st Qtr 2006	8.00%	8.00%	8.00%	8.00%	8.00%
0-64	ONLY AS REQUIRED BY STATE REGS	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	0-64	ONLY AS REQUIRED BY STATE REGS	8.00%	8.00%	8.00%	8.00%	8.00%
IL	1st Qtr 2006	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	0.00%	7.00%	IL	1st Qtr 2006	7.00%	7.00%	7.00%	7.00%	7.00%
AR	1st Qtr 2006	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	AR	1st Qtr 2006	15.00%	15.00%	15.00%	15.00%	15.00%
FL	2nd Qtr 2006	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	FL	2nd Qtr 2006	9.00%	9.00%	9.00%	9.00%	9.00%
GA	1st Qtr 2006	5.00%	5.00%	5.00%	5.00%		6.50%	6.50%	4.00%	4.00%	GA	1st Qtr 2006	N/A	N/A	N/A	N/A	N/A
GA	2nd Qtr 2006	6.00%	6.00%	6.00%	6.00%		6.00%	6.00%	6.00%	6.00%	GA	2nd Qtr 2006	7.00%	7.00%	7.00%	7.00%	6.00%
KY	1st Qtr 2006	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	KY	1st Qtr 2006	5.00%	5.00%	5.00%	5.00%	5.00%
NC & SC	1st Qtr 2006	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	NC & SC	1st Qtr 2006	15.00%	15.00%	15.00%	15.00%	15.00%
TX	1st Qtr 2006	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	TX	1st Qtr 2006	15.50%	15.50%	15.50%	15.50%	15.50%
MO	2nd Qtr 2006	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	MO	2nd Qtr 2006	7.00%	7.00%	7.00%	7.00%	7.00%
*Generic 7.0%: AL, AZ, CO, ID, IN, KS, KY, MI, MO, MS, MT, ND, NE, NM, NV, OK, PA, UT, WI											*Generic 7.0%: IN, KS, MI, MO, MS, OK, UT						
*Generic 8.0%: OH, TN, VA											*Generic 8.0%: OH, TN, VA						
Generic 8.5%	3rd Qtr 2006	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	Generic 0%	3rd Qtr 2006	N/A	N/A	N/A	N/A	N/A
0-64	ONLY AS REQUIRED BY STATE REGS	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	0-64	ONLY AS REQUIRED BY STATE REGS	N/A	N/A	N/A	N/A	N/A
IN	3rd Qtr 2006	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	IN	3rd Qtr 2006	N/A	N/A	N/A	N/A	N/A
OH	3rd Qtr 2006	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	OH	3rd Qtr 2006	N/A	N/A	N/A	N/A	N/A
VA	3rd Qtr 2006	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	VA	3rd Qtr 2006	N/A	N/A	N/A	N/A	N/A

*Generic 8.5%: AZ, CO, ID, KY, LA, MI, MT, NE, NM, NV, OK, OR, SD

Med Select not filed in 3rd Qtr 2006.

Exhibit B - Rate Increase History - Medicare Supplement Select

STATE:	YEAR:	Plan A M-40	Plan B M-41	Plan C M-42	Plan D M-43	Plan E M-44	Plan F M-45	Plan F * M-47	Plan G M-46	Plan J * M-49	STATE:	YEAR:	Plan B M-61	Plan C M-62	Plan D M-63	Plan F M-65	Plan G M-66
Generic 3.5%	1st Qtr 2007	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	Generic 3.5%	1st Qtr 2007	3.50%	3.50%	3.50%	3.50%	3.50%
0-64	ONLY AS REQUIRED BY STATE REGS	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	0-64	ONLY AS REQUIRED BY STATE REGS	3.50%	3.50%	3.50%	3.50%	3.50%
Generic 9.0%**	1st Qtr 2007	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	AR, KS	1st Qtr 2007	9.00%	9.00%	9.00%	9.00%	9.00%
OH	1st Qtr 2007	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	IN, KY, VA	1st Qtr 2007	4.50%	4.50%	4.50%	4.50%	4.50%
SC	1st Qtr 2007	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	MO	1st Qtr 2007	8.00%	8.00%	8.00%	8.00%	8.00%
TN	1st Qtr 2007	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	NC	1st Qtr 2007	9.50%	9.50%	9.50%	9.50%	9.50%
KY, VA	1st Qtr 2007	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	OH	1st Qtr 2007	7.50%	7.50%	7.50%	7.50%	7.50%
MO	1st Qtr 2007	8.00%	8.00%	8.00%	8.00%		8.00%	0.00%	8.00%	0.00%	SC	1st Qtr 2007	11.00%	11.00%	11.00%	11.00%	11.00%
TX	1st Qtr 2007	13.50%	12.00%	12.00%	13.50%	12.00%	13.50%	0.00%	13.50%	0.00%	TN	1st Qtr 2007	15.00%	15.00%	15.00%	15.00%	15.00%
*Generic 3.5%: AZ, CO, GA, ID, LA, MI, MS, MT, NE, NM, OK, SD, UT											TX	1st Qtr 2007	12.00%	12.00%	0.00%	0.00%	13.50%
Generic 9.0%: AL, AR, IA, IL, KS, ND, NV, WI											*Generic 3.5%: GA, LA, MI, MS, OK, UT						
Generic 14.5%*	1st Qtr 2008	14.50%	14.50%	14.50%	19.50%	14.50%	11.00%	14.50%	16.00%	14.50%	Generic 14.5%*	1st Qtr 2008	14.50%	14.50%	14.50%	11.00%	11.00%
0-64	ONLY AS REQUIRED BY STATE REGS	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	0-64	ONLY AS REQUIRED BY STATE REGS	14.50%	14.50%	14.50%	11.00%	11.00%
CO	3RD Qtr 2008	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	FL	3RD Qtr 2008	7.40%	7.40%	7.40%	7.40%	7.40%
FL	3RD Qtr 2008	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	GA	1st Qtr 2008			14.50%	11.00%	5.00%
GA	1st Qtr 2008	5.00%	5.00%	5.00%	5.00%	14.50%	5.00%	5.00%	5.00%	5.00%	KS	1st Qtr 2008	12.00%	12.00%	12.00%	12.00%	12.00%
IA, PA, SC	1st Qtr 2008	10.00%	10.00%	10.00%	10.00%	10.00%	9.00%	10.00%	10.00%	10.00%	OK	1st Qtr 2008	8.00%	8.00%	8.00%	8.00%	8.00%
MT	3RD Qtr 2008	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	SC	2ND Qtr 2008	10.00%	10.00%	10.00%	10.00%	10.00%
OK, OR	1st Qtr 2008	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	TX	1st Qtr 2008	10.00%	10.00%	10.00%	10.00%	13.50%
SD	1st Qtr 2008	0.00%			19.50%	0.00%	11.00%	0.00%	16.00%		*Generic 2008: AR, IL, IN, KY, LA, MI, MS, NC, OH, TN, UT						
TX	1st Qtr 2008	10.00%	10.00%	10.00%	14.50%	10.00%	13.00%	0.00%	16.00%	0.00%							
VA	2ND Qtr 2008	10.00%	10.00%	10.00%	10.00%	10.00%	9.00%	10.00%	10.00%	10.00%							
WI	1st Qtr 2008	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%							
*Generic 2008: AL, AR, AZ, ID, IL, IN, KY, LA, MI, MS, NC, ND, NE, NM, NV, OH, TN, UT																	